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| Case 09-72550 Doc 1<br>B1 (Official Form 1) (1/08)   | Filed 06/19/09  Document   | Entered 06,<br>Page 1 of 7                               | /19/09 15:52:5<br>'  | 4 Des                                      | sc Main  |  |
|--|--|--|--|--|--|--|
|  | tes Bankruptcy C<br>n District of Illino   | ourt   |  | Volu                                       | ntary Petition   |  |
| Name of Debtor (if individual, enter Last, First, Middl Dotson, Thurman Sr   |  |  | or (Spouse) (Last, First,                                  | Middle):                                   |  |  |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):   | s  |  | sed by the Joint Debtor i<br>aiden, and trade names)       | •  | rears  |  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.I EIN (if more than one, state all): <b>9967</b>  | D. (ITIN) No./Complete   | Last four digits of S<br>EIN (if more than o             | oc. Sec. or Individual-T                                   | axpayer I.D.                               | (ITIN) No./Complete  |  |
| Street Address of Debtor (No. & Street, City, State & <b>5536 Heidi Drive</b>  | Zip Code):   | Street Address of Jo                                     | oint Debtor (No. & Stree                                   | et, City, State                            | e & Zip Code):   |  |
| Rockford, IL   | ZIPCODE <b>61109</b>   | -  |  | 7  | IPCODE   |  |
| County of Residence or of the Principal Place of Business:  Winnebago  |  | County of Residence                                      | County of Residence or of the Principal Place of Business: |  |  |  |
| Mailing Address of Debtor (if different from street add  | dress)   | Mailing Address of                                       | Joint Debtor (if differen                                  | nt from street                             | address):  |  |
| Г  | ZIPCODE  | -  |  | Z  | IPCODE   |  |
| Location of Principal Assets of Business Debtor (if dif  |  | bove):   |  |  |  |  |
|  |  |  |  | Z  | IPCODE   |  |
| Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, | Nature of Business (Check one box.)  Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker  |  |  | n is Filed (C Chapt Recog Main Chapt Recog | code Under Which Check one box.) er 15 Petition for mition of a Foreign Proceeding er 15 Petition for mition of a Foreign ain Proceeding |  |
| check this box and state type of entity below.)  | Clearing Bank Other  Tax-Exemp (Check box, if Debtor is a tax-exemp Title 26 of the United Internal Revenue Code   | applicable.)<br>t organization under<br>States Code (the |  | 1 U.S.C.<br>red by an<br>y for a           |  |  |
| Filing Fee (Check one box  | )  | Check one box:   | Chapter 11 I   | Debtors                                    |  |  |
| <ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's consideratic is unable to pay fee except in installments. Rule 100 3A.</li> </ul>              | Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. |  |  |  |  |  |
| Filing Fee waiver requested (Applicable to chapter attach signed application for the court's consideration   | • •  | Acceptances of the                                       | iled with this petition                                    |  | m one or more classes of   |  |
| Statistical/Administrative Information  Debtor estimates that funds will be available for di  Debtor estimates that, after any exempt property is distribution to unsecured creditors.   |  |  | will be no funds availab                                   | le for                                     | THIS SPACE IS FOR<br>COURT USE ONLY  |  |
| Estimated Number of Creditors  1-49 50-99 100-199 200-999 1,000 5,000  |  | ]  | 50,001-<br>100,000   | Over 100,000                               |  |  |
| Estimated Assets   |  | 50,000,001 to \$100,00                                   | 00,001 \$500,000,001<br>million to \$1 billion             | More than \$1 billion                      |  |  |
| Estimated Liabilities  | 00,001 to \$10,000,001 \$3<br>million to \$50 million \$3  | 50,000,001 to \$100,00                                   | 00,001 \$500,000,001<br>million to \$1 billion             | More than \$1 billion                      |  |  |

|   |  | Date Filed:  |
|---|--|--|
| Location Where Filed:   | Case Number:   | Date Filed:  |
| Pending Bankruptcy Case Filed by any Spouse, Partner or   | Affiliate of this Debtor (If m   | ore than one, attach additional sheet)   |
| Name of Debtor: None  | Case Number:   | Date Filed:  |
| District:   | Relationship:  | Judge:   |
| Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  | (To be completed whose debts are partial I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available up that I delivered to the debtor Bankruptcy Code.  | Exhibit B d if debtor is an individual primarily consumer debts.) r named in the foregoing petition, declare oner that [he or she] may proceed under itle 11, United States Code, and have under each such chapter. I further certify the notice required by § 342(b) of the |
|   | X /s/ Linda Godfrey Signature of Attorney for Debtor(s)  | 6/19/09 Date   |
| ☐ Yes, and Exhibit C is attached and made a part of this petition.  ✓ No  |  |  |
| Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:   | ade a part of this petition.   | tach a separate Exhibit D.)  |
| No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  ✓ Exhibit D completed and signed by the debtor is attached and ma   | ach spouse must complete and attached a part of this petition.   | tach a separate Exhibit D.)  |
| Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached  Information Regardia  (Check any a  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180  | ach spouse must complete and attack a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue  pplicable box.)  of business, or principal assets in to days than in any other District.  | his District for 180 days immediately  |
| Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached  Information Regardia  (Check any a  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180  There is a bankruptcy case concerning debtor's affiliate, general   | ach spouse must complete and attached a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.   | his District for 180 days immediately  |
| Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached  Information Regardia  (Check any a  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180  | ach spouse must complete and attached a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.  The deal a made a part of this petition.   | this District for 180 days immediately this District.  Is in the United States in this District, proceeding [in a federal or state court]  |
| Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached  Information Regardin  (Check any a  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180  There is a bankruptcy case concerning debtor's affiliate, general  Debtor is a debtor in a foreign proceeding and has its principal place or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg  Certification by a Debtor Who Reside  | ach spouse must complete and attached a part of this petition.  The dear made a part of this petition. | his District for 180 days immediately a this District. s in the United States in this District, proceeding [in a federal or state court] strict.  Property   |
| Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach  Information Regardin  (Check any a  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180  There is a bankruptcy case concerning debtor's affiliate, general  Debtor is a debtor in a foreign proceeding and has its principal place or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg  Certification by a Debtor Who Reside  (Check all app  Landlord has a judgment against the debtor for possession of debtor.) | ach spouse must complete and attached a part of this petition.  The dear made a part of this petition. | his District for 180 days immediately a this District. s in the United States in this District, proceeding [in a federal or state court] strict.  Property   |

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 06/19/09

Document

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

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Name of Debtor(s):

Dotson, Thurman Sr

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Page 3

#### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

(Check only **one** box.)

§ 1515 are attached.

Dotson, Thurman Sr

# **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Thurman Dotson, Sr Thurman Dotson, Sr Signature of Debtor Χ Signature of Joint Debtor

June 19, 2009

Date

# X

Signature of Foreign Representative

Printed Name of Foreign Representative

#### Signature of Attorney\*

# X /s/ Linda Godfrey

Signature of Attorney for Debtor(s)

Telephone Number (If not represented by attorney)

Linda Godfrey 6276512 A Law Office of Crosby & Associates, P.C. 475 Executive Parkway Rockford, IL 61107

Igodfrey@crosbylawfirmonline.com

#### June 19, 2009

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

| Signatuı  | e of Authorize | d Individual   |    |  |
|-----------|----------------|----------------|----|--|
| Printed 1 | Name of Autho  | rized Individu | al |  |
| Title of  | Authorized Ind | ividual        |    |  |
|           |                |                |    |  |

#### **Signature of Non-Attorney Petition Preparer**

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this

petition is true and correct, that I am the foreign representative of a debtor

☐ I request relief in accordance with chapter 15 of title 11, United

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the

States Code. Certified copies of the documents required by 11 U.S.C.

chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

in a foreign proceeding, and that I am authorized to file this petition.

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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|--------------------------------|--|
| United States Bankruptcy Court |  |
| Northern District of Illinois  |  |

| IN | NRE:  |  | Case No                              |                       |
|----|---|--|--------------------------------------|-----------------------|
| Do | otson, Thurman Sr   |  | Chapter 7                            |                       |
|    | Debtor  | r(s)   |                                      |                       |
|    | DISCLOSURE OF   | COMPENSATION OF ATTORNEY   | FOR DEBTOR                           |                       |
| 1. |   | 2016(b), I certify that I am the attorney for the above-na<br>, or agreed to be paid to me, for services rendered or to<br>ws:   |                                      |                       |
|    | For legal services, I have agreed to accept   |  | \$_                                  | 2,500.00              |
|    | Prior to the filing of this statement I have received   |  | \$_                                  | 2,500.00              |
|    | Balance Due   |  |                                      | 0.00                  |
| 2. | The source of the compensation paid to me was:  | Debtor Other (specify):  |                                      |                       |
| 3. | The source of compensation to be paid to me is:   | Debtor Other (specify):  |                                      |                       |
| 4. | I have not agreed to share the above-disclosed con  | mpensation with any other person unless they are member  | ers and associates of my law firm.   |                       |
|    | I have agreed to share the above-disclosed competogether with a list of the names of the people sha | ensation with a person or persons who are not members ring in the compensation, is attached.   | or associates of my law firm. A co   | opy of the agreement, |
| 5. | In return for the above-disclosed fee, I have agreed to   | render legal service for all aspects of the bankruptcy case  | e, including:                        |                       |
|    | b. Preparation and filing of any petition, schedules,   | ndering advice to the debtor in determining whether to f<br>statement of affairs and plan which may be required;<br>ditors and confirmation hearing, and any adjourned hear<br>lings and other contested bankruptey matters; |                                      |                       |
| 6. | By agreement with the debtor(s), the above disclosed f  | ee does not include the following services:  |                                      |                       |
|    |   |  |                                      |                       |
|    |   | CERTIFICATION  |                                      |                       |
|    | Certify that the foregoing is a complete statement of any proceeding.                               |  | entation of the debtor(s) in this ba | nkruptcy              |
|    | June 19, 2009   | /s/ Linda Godfrey  |                                      |                       |
| -  | Date  | Linda Godfrey 6276512<br>A Law Office of Crosby<br>& Associates, P.C.<br>475 Executive Parkway<br>Rockford, IL 61107   |                                      |                       |

Igodfrey@crosbylawfirmonline.com

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Social Security number (If the bankruptcy

petition preparer is not an individual, state the Social Security number of the officer

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address:

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

| X  | principal, responsible position (Required by 11 U.S.C. | erson, or partner of preparer.) |
|--|--|---------------------------------|
| Signature of Bankruptcy Petition Preparer of officer, principal, repartner whose Social Security number is provided above. | esponsible person, or                                  |                                 |
| Certificate I (We), the debtor(s), affirm that I (we) have received and read the   | e of the Debtor is notice.                             |                                 |
| Dotson, Thurman Sr Printed Name(s) of Debtor(s)  | X /s/ Thurman Dotson, Sr Signature of Debtor           | <b>6/19/2009</b> Date           |
| Case No. (if known)  | _ X  | Date                            |

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IN RE: Case No. Dotson, Thurman Sr Chapter 7 Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

| the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in    |
|---|
| performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the |
| certificate and a copy of any debt repayment plan developed through the agency.   |
| 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by   |
| the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in    |

performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five

days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

| -   | 9         |   |
|-----|-----------|---|
| _   |           | nired to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a ination by the court.]  |
|     |           | (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable and making rational decisions with respect to financial responsibilities.);        |
|     |           | (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in a credit counseling briefing in person, by telephone, or through the Internet.); |
| Act | tive mili | tary duty in a military combat zone.  |
|     |           | States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) this district.   |

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Thurman Dotson, Sr

Date: June 19, 2009

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